

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	David Armes et al.	Docket No.:	60655.4100
Patent No.:	7,908,215	Issue Date:	March 15, 2011
Serial No.:	10/728,279	Group Art Unit:	3694
Filed:	December 4, 2003	Examiner:	Mar Da Zhi Wang Cheung
Title:	SYSTEM AND METHOD FOR SELECTION OF PAYMENT SYSTEMS DIRECTORY TO PROCESS A TRANSACTION	Confirmation No.:	7128

REQUEST FOR CERTIFICATE OF CORRECTION
UNDER 37 C.F.R. § 1.322

Attn: Certificate of Correction Branch
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

Pursuant to 37 C.F.R. §1.322, Patentee hereby requests a Certificate of Correction be issued to correct errors noticed in the issued patent.

Applicants assert that there are errors in the Related U.S. Application Data (60) on the front page of the issued patent. This error was made by the Office. Specifically, the front page of the patent under Related U.S. Application Data (60) should read:

This application is a Continuation-in-part of 10/611,034 filed on June 30, 2003

Applicants' Attorney refers to the Declaration (Oath) filed on March 25, 2004 (pg. 2), the Specification filed on December 4, 2003 (pg. 1), and the Updated Filing Receipt mailed on April 20, 2004. As a courtesy, copies of these documents are being submitted herewith.

If the Commissioner for Patents somehow determines it was not an Office error, The Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. If there are any questions or unresolved issues, the undersigned would welcome a telephone call to the number shown below.

Respectfully submitted,

Dated: March 25, 2011

By: 

Howard I. Sobelman
Reg. No. 39,038

SNELL & WILMER L.L.P.
400 E. Van Buren
One Arizona Center
Phoenix, Arizona 85004
Phone: 602-382-6228
Fax: 602-382-6070
Email: hsobelman@swlaw.com

Title: **SYSTEM AND METHOD FOR SELECTION OF PAYMENT SYSTEMS
FROM A PAYMENT SYSTEM DIRECTORY TO PROCESS A
TRANSACTION**

Inventor: **David Armes
Fred Bishop
Jeffrey Alan Edelen
Bill Schwarz**

Assignee: **American Express Travel Related Services Company, Inc.**

Reference to Related Application

[0001] The present application claims the benefit of, and priority to, U.S. Patent Application serial no. 10/611,034, entitled "System and Method for a Payment System Directory," and filed June 30, 2003, which is incorporated herein by reference.

Field of Invention

[0002] The present invention generally relates to use of payment systems to process payments and, more particularly, to a system and method to enable entities to dynamically locate and transact with payment systems to facilitate processing payments.

Background of the Invention

[0003] Currently, a supplier routes payment card transactions through an acquiring bank, with which it has an established business relationship. The acquiring bank then utilizes an established financial network (e.g., VisaNet, BankNet) to route the transaction to the card issuing bank. The supplier does not typically communicate directly with the issuing bank; rather, the established financial networks route transactions to issuing banks based on BIN range, without consideration of other request attributes. A need exists for a system which allows entities to dynamically locate and transact directly with payment systems to facilitate processing payments



IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): David Armes et al. Docket No.: 60655.4100
Serial No.: 10/728,279 Group Art Unit: 1614
Filing Date: December 4, 2003 Examiner:
Title: SYSTEM AND METHOD FOR SELECTION OF PAYMENT SYSTEMS
FROM A PAYMENT SYSTEM DIRECTORY TO PROCESS A
TRANSACTION

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

SYSTEM AND METHOD FOR SELECTION OF PAYMENT SYSTEMS
FROM A PAYMENT SYSTEM DIRECTORY TO PROCESS A TRANSACTION

the specification of which is attached hereto or was filed on December 4, 2003 as Application Serial No. 10/728,279.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign
Application(s)

Priority Not Claimed

Number

Country

Filing Date

[]

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

10/611,034

06/30/2003

Pending

Application Number

Filing Date

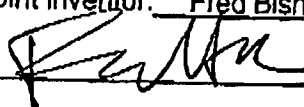
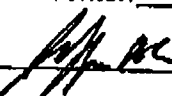
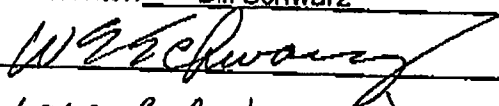
Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: David Armes

Inventor's signature: David ArmesDate: 3/17/04Residence Address: 4035 W. Banff LaneCity/State: Phoenix, AZZip Code: 85053Mailing Address: 4035 W. Banff Lane, Phoenix, AZ 85053Citizenship: United States of America

Full name of second joint inventor: Fred BishopInventor's signature: Date: 3/17/04Residence Address: 5511 W. Aster DriveCity/State: Glendale, AZZip Code: 85304Mailing Address: 5511 W. Aster DriveCitizenship: United States of AmericaFull name of third joint inventor: Jeffrey Alan EdelenInventor's signature: Date: 3/17/04Residence Address: 4814 W. McRae WayCity/State: Glendale, AZZip Code: 85308Mailing Address: 4814 W. McRae Way, Glendale, AZ 85308Citizenship: United States of AmericaFull name of fourth joint inventor: Bill SchwarzInventor's signature: Date: 3/18/2004Residence Address: 6002 E. Anderson DriveCity/State: Scottsdale, AZZip Code: 85254Mailing Address: 6002 E. Anderson Drive, Scottsdale, AZ 85254Citizenship: United States of America



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
 United States Patent and Trademark Office
 Address: COMMISSIONER FOR PATENTS
 P.O. Box 1450
 Alexandria, Virginia 22313-1450
 www.uspto.gov

APPL NO.	FILING OR 371 (e) DATE	ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLMS	IND CLMS
10/728,279 /	12/04/2003 _J	1614	918	60655.4100	5	21	3

HIS
 Snell & Wilmer LLP
 One Arizona Center
 400 East Van Buren
 Phoenix, AZ 85004-2202

CONFIRMATION NO. 7128

UPDATED FILING RECEIPT



OC000000012398940

Date Mailed: 04/20/2004

Receipt is acknowledged of this regular Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Filing Receipt Corrections, facsimile number 703-746-9195. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

- ✓ David Armes, Phoenix, AZ;
- ✓ Fred Bishop, Glendale, AZ;
- ✓ Jeffrey Alan Edelen, Glendale, AZ;
- ✓ Bill Schwarz, Scottsdale, AZ;

Assignment For Published Patent Application

American Express Travel Related Services Company, Inc.;

Domestic Priority data as claimed by applicant

This application is a CIP of 10/611,034 06/30/2003

Foreign Applications

If Required, Foreign Filing License Granted: 01/23/2004

Projected Publication Date: 12/30/2004

Non-Publication Request: No

Early Publication Request: No

Title

RECEIVED

APR 26 2004

SNELL & WILMER

notes for receipt & verified

System and method for selection of payment systems from a payment system directory to process a transaction

Preliminary Class

424

**LICENSE FOR FOREIGN FILING UNDER
Title 35, United States Code, Section 184
Title 37, Code of Federal Regulations, 5.11 & 5.15**

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

Page 1 of 1

PATENT NO. : 7,908,215

APPLICATION NO.: 10/728,279

ISSUE DATE : March 15, 2011

INVENTOR(S) : David Armes et al.

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

On the Title page, section (60) Related U.S. Application Data, please insert therefor --Continuation in Part of application No. 10/611,034 filed on June 30, 2003--.

MAILING ADDRESS OF SENDER (Please do not use customer number below):

Howard I. Sobelman, Snell & Wilmer, L.L.P.
One Arizona Center, 400 East Van Buren
Phoenix, AZ 85004-2202

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Privacy Act Statement

The **Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (*i.e.*, GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.